

UNITED STATES DISTRICT COURT  
DISTRICT OF MASSACHUSETTS (EASTERN DIVISION)

SUSAN L. ZEIGLER  
Plaintiff,

vs.

HARTFORD LIFE AND ACCIDENT  
INSURANCE COMPANY  
Defendant.

Civil Action No. 05-11320-NG

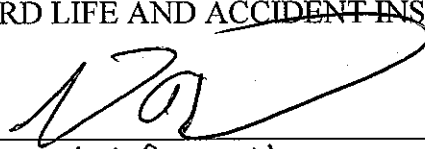
**HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY'S  
CERTIFICATION REGARDING COSTS AND ALTERNATE DISPUTE RESOLUTION**

Pursuant to Local Rule 16.1(d)(3), the Defendant, Hartford Life and Accident Insurance Company, files this Certification Regarding Costs and Alternate Dispute Resolution.

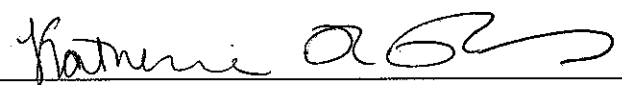
**Certification Regarding Costs And Alternate Dispute Resolution**

We hereby certify that we have conferred with a view to establishing a budget for the costs of conducting the full course—and various alternative courses-- of the litigation; and that we have considered the resolution of the litigation through the use of alternative dispute resolution programs such as those outlined in Local Rule 16.4.

HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY,

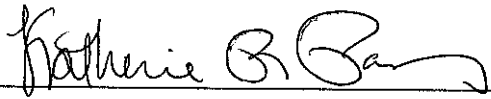
  
By: Scott A. Bennett  
Its: Counsel

COUNSEL TO HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY,

  
David B. Crevier  
Katherine R. Parsons

**CERTIFICATE OF SERVICE**

I certify that I served a true copy of the foregoing via first class mail, postage prepaid on all counsel of record on this 28<sup>th</sup> day of November 2005.

  
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